

How To Use Your Michigan Bridge Card



**IF YOU HAVE QUESTIONS
Call Customer Service
FREE**

**24 hours a day
7 days a week**

1 (888) 678-8914

(TTY) 1 (800) 649-3777

Si usted necesita esta información en español o árabe, llame a su oficina local del Department of Human Services.

إن كنت بحاجة إلى هذه المعلومات باللغة الأسبانية أو العربية، فإتصل بالمكتب المحلي لـ Department of Human Services المسؤول عنك.

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WHAT IS THE MICHIGAN BRIDGE CARD?

It is a **SAFE**, **CONVENIENT**, and **EASY** way for you to get your food and/or cash benefits each month.



- It is just like a debit card.
- Your benefits will be put into an account set up for you.
- You must use the card to get your benefits.
- Any balance remaining at the end of the month is carried over to the next month. However, if you do not use your benefits for 90 consecutive days, your benefits will be frozen. You will have to contact the local Department of Human Services office before you can use those benefits.
- Food and cash benefits unused for a year will be returned to the State.

HOW TO CARE FOR YOUR CARD

Your card is like cash. Keep it in a safe place.

- **Call Customer Service** right away if your card is lost or stolen.
- **Put your card away** as soon as you finish using it.
- **DO NOT** let others use your card. Your benefits will **not** be replaced if someone else uses them.
- **DO NOT** leave your card lying around, even at home.

DO NOT throw your card away, even if your case closes.

- **You will** use the same card if your case is active again in the future.
- **You may be charged** for card replacement.

DO NOT damage your card.

- **DO NOT** bend or fold your card.
- **DO NOT** scratch or write on the black stripe on the back of your card.
- **DO NOT** wash your card or get your card wet.
- **DO NOT** leave your card near magnets, TVs, stereos, VCRs, or microwaves.
- **DO NOT** leave your card in the sun or other hot places, like the dashboard of your car.

WHAT IS A PERSONAL IDENTIFICATION NUMBER (PIN)

Every time you use your card, you must enter four secret numbers. These numbers are called your PIN. Select four numbers that you can remember but that other people cannot easily guess.

There are two ways to get a PIN:

- By calling Customer Service at 1 (888) 678-8914 or TTY 1 (800) 649-3777
- At your local Department of Human Services office.

Entering Your Pin

When you enter your PIN by pressing keys on a keypad, your PIN numbers will show up as stars on the screen, so no one can read it.



You have up to four tries to enter the correct PIN. After the fourth try, you will not be able to use your card until after midnight the same day.

HOW TO CARE FOR YOUR PIN

- Keep your PIN secret! Memorize it.
- **DO NOT** write your PIN on your card. If you need to write down your PIN, keep the paper in a different place than your card.
- **DO NOT** let anyone — not even the store clerk or a state employee — see your PIN when you enter it at the machine.
- **DO NOT** let anyone use your card and PIN.

WHERE TO USE YOUR CARD

At An Automated Teller Machine (ATM)

You may use your card to withdraw **cash** benefits at any ATM with the Quest sign.



You **cannot** get cash from your food benefit account.

You can make up to four withdrawals a month without having to pay a transaction fee. You will have to pay a **transaction fee** for each ATM withdrawal after the fourth one in a month.

Watch for a warning sign by the ATM that tells you that you will be charged a **surcharge** for using the ATM. You do **NOT** have to pay a surcharge if you choose to get your cash at an ATM that does not charge this fee.

HOW TO USE AN ATM

1. Insert your card into the ATM.
2. Enter your PIN (secret code).
3. Press the button for **WITHDRAWAL**.
4. Press the button for **CHECKING**.
5. Enter the dollar amount you want.
6. If the ATM screen tells you that a surcharge will be charged and you do not want to pay it, cancel the transaction by pressing the **CANCEL** key.
7. Press the button for **CORRECT** to go on if the amount is right, or **CANCEL** to stop if the amount is wrong.

Remember:

- Keep the receipt so you will know how much cash you have left in your cash account.
- You can withdraw all of your cash benefits from an ATM in one day unless the ATM limits the withdrawal amount.

Safety Tips at the ATM

Have your card ready.

- Always use ATMs in well-lit areas. If you sense danger, cancel your transaction. Take your card and leave the area right away.
- Use an ATM inside a store at night or when you are alone.
- DO NOT count your money at the ATM.
- DO NOT let anyone see your PIN.

Check Cashers

You can also withdraw cash benefits at check cashers.

You may be charged a surcharge for each cash withdrawal from a check casher.

AT A STORE POINT-OF-SALE (POS) MACHINE

This is the machine you slide your card through when you buy food or get cash at stores that show the Quest sign.



Use A POS Machine To:

- Buy food with food or cash benefits.
- Buy non-food items with cash benefits.
- Withdraw cash from cash benefits.
- Get cash back with a purchase.

If you do not see the Quest sign, ask the store manager if you can use your card in the store to buy food or withdraw cash. Some stores may limit the amount of cash you can get back from your cash benefits.

How to Use a POS Machine:

1. Slide your own card or give your card to the clerk. The clerk enters your food/cash purchase and/or cash withdrawal amount. **The clerk should not leave the area with your card.**
2. Check the amount that shows in the POS window. If the amount is correct, enter your PIN and press **ENTER**.
3. Make sure the amount on the receipt is the same as the amount you spent. If the receipt is wrong, tell the clerk right away. **Keep the receipt as a record of your current balance.**

TO PURCHASE FOOD

- You can use POS machines to purchase food as many times as you want each month until all of your food benefits are used.
- You will not have to pay a fee when you purchase food.

TO PURCHASE NON-FOOD ITEMS

Tell the clerk the amount of cash to be withdrawn from your cash account. It can be the exact amount of the purchase or a greater amount if you want to get cash back. Some stores may limit the amount of cash you can get back with a purchase. **Check your receipt and keep it as a record of your balance.**

TO WITHDRAW CASH

- At a store you ***should not be charged*** a fee when you use a POS machine to get a benefit amount update or get small amounts of cash ***at the same time*** as you buy something. You may be charged a fee if you get cash without making a purchase. The store may limit the amount of cash you can get back when you make a purchase.
- The store may charge a fee called a 'surcharge.' You do **not** have to pay a fee if you choose not to get your cash at that location.

HOW TO FIND OUT YOUR BALANCE

Keep your last receipt

YOUR STORE NAME

VECTA
1180 BROOK TRAIL
DETROIT, MI 49442
Ph: 123-456-7890
Proc#: 42001001

Term#: T0000001 04/01/19
Clerk: 0000 1:12:33pm

Food Stamp Purchase

Card Num: XXXXXXXXXXXX1655
Settlement Date: 04/01

Balance Summary:

FS Begin Bal:	235.00
FS Purchase :	-159.00
FS End Bal :	76.00

Cash Balance: 32.00

Result: Approved
Auth #: 253956
Trace#: 000124-000000018253956

DISPENSE 60005

V1.99 032 124 000 000 003 000 000 000

=====

30E30E30E **CUSTOMER COPY** 30E30E30E

The numbers under **Balance (BAL) Summary** are the food benefit and cash benefit amounts. In the example above, **\$159.00** was used to purchase food from the food benefit account. The **FOOD** benefit end balance is **\$76.00**. The **CASH** balance is **\$32.00**.

POS MACHINE NOT AVAILABLE OR NOT WORKING

In some cases when a POS machine is not working, you may not be able to purchase food with your benefits, or the amount may be limited. If there is not a POS machine in the store (such as at farmer's markets), you can still use your food benefits. The cashier will fill out a paper form called a *voucher*.

Once the clerk fills in the form, you will be asked to sign and date it. **Check the Amount.** It should be the same amount as the food you purchased.

DO NOT tell the clerk your PIN, or write it on the voucher.

OFFLINE FOOD STAMP VOUCHER				
Important! Vouchers must be entered or cleared on the POS device within 10 days of customer sale or funds will not be reimbursed.				
<div>EBT CARD NUMBER</div> <div>1234567</div>				
<div>DATE (MM-DD-YYYY)</div> <div></div>		<div>AUTHORIZATION</div> <div></div>	<div>AMOUNT</div> <div>\$</div> <div></div>	
<div>REASON</div> <div><input type="checkbox"/> 3rd Party Processor Down <input type="checkbox"/> Store Terminal(s) Down <input type="checkbox"/> Phone Line Problem <input type="checkbox"/> Host Computer Down <input type="checkbox"/> Emergency Issuance <input type="checkbox"/> Purchase <input type="checkbox"/> Refund</div>				
Store FNS Auth Number: _____				PRINT CARDHOLDER NAME _____
Store Name: _____				CARDHOLDER SIGNATURE _____
Store Address: _____				In signing this voucher, I believe that food stamp funds are available for the full amount of this transaction.
Store City/State/Zip Code: _____				
Store Supervisor/Clerk Signature: _____				
Food Stamp regulations prohibit representation of this voucher by retailer if voice authorization is denied.				

The clerk will call customer service to see if you have enough benefits in your account to buy the food. If so, the total food amount will be subtracted from your food benefits.

The clerk will give you a copy of the form. It is important to keep this form so you can subtract what you spent from the last receipt you have. This will give you the current amount in your account.

WHEN TO CALL CUSTOMER SERVICE

1 (800) 678-8914

(TTY) (800) 649-3777

Call FREE

24 hours a day, 7 days a week if:

- You just received your **first** card in the mail. **Follow the instructions that came with your card to choose a PIN.**
- Your card is lost or stolen.
- You think someone else is using your card without your approval.
- Your card does not work.
- You forgot or want to change your PIN.
- You need to know your food or cash benefits balance and you cannot find your last store receipt.
- You want to know a location nearby to use your card.

When you call customer service, a computer will answer. Listen carefully and follow the instructions given, as the instructions may have changed since the last time you called.

DO NOT call your local office for help with your card. Call customer service at the number above.

AUTHORIZED REPRESENTATIVE

You may choose a person, called an authorized representative (AR), to use your food benefits to purchase food for your household.

If you have an AR for your food benefits:

- You will receive a Bridge Card to give to your AR.
- You will need to call customer service to obtain a PIN for the AR card, just like you do for your own card.

If you need an AR, **choose a person you trust**. Remember, lost or stolen benefits will not be replaced.

If your AR performs fraudulent activity involving your account, it may result in criminal charges against you and your benefits may be reduced or stopped. For more information, call your local Department of Human Services office.

If an AR calls Customer Service, they must enter **your** date of birth and last four digits of **your** Social Security number.

PROTECTIVE PAYEE

A protective payee may be assigned by the Department of Human Services to manage your cash benefits for you.

The protective payee:

- Will receive his own Bridge Card
- Will be able to access your cash benefits for you.

- When calling customer service, the protective payee must enter the date of birth for the person he represents and four zeroes for the Social Security number.

WHEN YOU RECEIVE YOUR BENEFITS

The day of the month you get your food benefits does not change. Benefits are available on weekends and holidays.

The food benefit schedule is:

Food Benefits

If your case number ends with this digit	You will get your Food Benefits on this day each month:
0 or 1	1st
2	2nd
3	3rd
4	4th
5	5th
6	6th
7	7th
8	8th
9	9th

Cash Benefits

Your cash benefits will be deposited into your account twice a month according to the schedule mailed at case opening and every December.

IT'S THE LAW!

Misuse of your Food Benefits is a violation of state and federal laws.



- **DO NOT** Sell, trade or give away your Food Assistance benefits, PIN or Michigan Bridge Card.
- **DO NOT** Allow a retailer to buy your food benefits in exchange for cash.
- **DO NOT** Use someone else's food benefits or Bridge Card for your household.

People who break Food Assistance Program rules may be disqualified from the program, fined, put in prison, or all three; *and* must repay the food benefits.

Department of Human Services (DHS) will not discriminate against any individual or group because of race, sex, religion, age, national origin, color, height, weight, marital status, political beliefs or disability. If you need help with reading, writing, hearing, etc., under the Americans with Disabilities Act, you are invited to make your needs know to a DHS office in your area.

“In accordance with Federal law and U.S. Department of Agriculture (USDA) and U.S. Department of Health and Human Services (HHS) policy, this institution is prohibited from discriminating on the basis of race, color, national origin, sex, age, or disability. Under the Food Stamp Act and USDA policy, discrimination is prohibited also on the basis of religion or political beliefs.

To file a complaint of discrimination, contact USDA or HHS. Write USDA, Director, and Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TTY). Write HHS, Director, Office for Civil Rights, U.S. Department of Health and Human Services, Room 506-F, 200 Independence Avenue, S.W., Washington D.C. 20201 or call (202) 619-0403 (voice) or (202) 619-3257 (TTY). USDA and HHS are equal opportunity providers and employers.”

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